

Date/Time: 8/13/04 / 14:39:33

System: HTE
Program: CHF004P

MISSOURI CITY POLICE DEPARTMENT
Narrative Print

Page: 1

Case Number: 1-04-015385

***** N A R R A T I V E # 6 *****
DA PK/JON WALKER/FORGERY Reported By: SLUSSER, ANTOINETTE M. 8/13/04
Entered By.: SLUSSER, ANTOINETTE M. 8/13/04

SID#?????
ARRESTING AGENCY MISSOURI CITY POLICE AGENCY # 104015385
ARRESTED FOR THIS CHARGE YES NO X
OFFENSE DATE 07/20/04

DEFENDANT S NAME JON LEBARRON WALKER
RACE B SEX M AGE 41 DATE OF BIRTH [REDACTED]
COMPLEXION ????? HGT 602 WGT 210
HAIR ????? EYES ????? DL [REDACTED] STATE [REDACTED]
SS # [REDACTED]
ADDRESS 6607 BAYOU VIEW
CITY HOUSTON STATE TX ZIP 77091
HOME PHONE ????? WORK PHONE ????? CELL PHONE ?????
DEFENDANT ALIAS: ?????

VICTIM S NAME BENITO GARZA
REPORTING PERSON/STORE MGR ?????
RACE H SEX M DATE OF BIRTH [REDACTED]
DL # [REDACTED] STATE [REDACTED] SS # [REDACTED]
ADDRESS 1234 WOOD HAVEN CT
CITY SUGAR LAND STATE TX ZIP 77479
HOME PHONE 281-937-1203 WORK PHONE 281-435-575. CELL PHONE ?????

CHARGE FORGERY PENAL CODE 32.21
PUNISHMENT CLASS:
FIRST ????? SECOND ????? THIRD ????? SJF ????? FIRST X SECOND ?????
RELATED CHARGES ?????
CO-DEFENDANTS: SUSANNE RENEE RESENDEZ

ARRESTING OFFICER ?????
AGENCY MISSOURI CITY POLICE WORK PHONE ????? CELL PHONE ?????
INVESTIGATING OFFICER DETECTIVE MARILYN STEPP
AGENCY MISSOURI CITY POLICE WORK PHONE 281-261-4200 CELL PHONE ?????

DWI VIDEO TAKEN: YES ????? NO ?????
ACCID INVOLVED YES ????? NO ?????

** End of Report **

8/14/04 11:41:19

Case No. . . . : 1-04-015385
Case Number . . : 1-04-015385 Occur From Date: 7/20/04 17:41
Occur To Date . : 7/20/04 17:41 Day Of Week . . : TUESDAY
Dept Class . . . : FRAUD Case Status . . : OPEN/ACTIVE
Case Status Dt . : 7/21/04 Alcohol Related: NO
Drug Related? . : NO Microfilm/roll#:
Common Name . . : NATIONWIDE INSURANCE, 3821 CARTWRIGHT RD
City : MISSOURI CITY, TX 77459
County : FORT BEND COUNTY Map Reference . : C4
Location Type . : RESIDENCE/HOME Beat Assignment: BEAT 3
Zone/division . : SHIFT 2 (EVENING SHIFT)
District : Report Officer : HUBENAK, KEVIN
Report Date . . : 7/20/04 17:42
Verif. Employee: SVOBODA, ANDREW 7/21/04
Supervisory Emp: PETERS, FRANCINE 7/22/04
Entry Date . . . : HUBENAK, KEVIN 7/20/04
Offenses? . . . : Property? . . . :
Names? : Vehicles? . . . :
Narrative? . . . : Relationships? . :
Case Management: Related Cases? . :
Addtnl Times? . : Additional UCR?:
Payments? . . . :

***** C A S E M A N A G E M E N T I N F O R M A T I O N *****

Case Number . . : 1-04-015385 Common Name . . :
Location : Occur Date/Time:
Rpt Date/Off . . : Dept Class . . . : FRAUD
Case Status . . : OPEN/ACTIVE Case Status Dt . : 7/21/04
Forwarded To . . : INVESTIGATOR Investigator . . : STEPP, M.
Actions? : Ticklers? . . . :

ACTION HISTORY

Case Number . . : 1-04-015385 Dept Unit . . . : CRIMINAL INVESTIGATION
Officer : STEPP, MARILYN Reason : REQUEST DA PACKET
NO HEADING . . : 0.5 Description . . . : REQ DA PACKET
Desc - cont. . . : Action Date . . . : 8/12/04 17:01
Entered Date . . : 8/12/04 17:01

ACTION HISTORY

Case Number . . : 1-04-015385 Dept Unit . . . : CRIMINAL INVESTIGATION
Officer : STEPP, MARILYN Reason : CASE REVIEW WITH D.A.
NO HEADING . . : 0.5
Description . . . : SPK W ADA RENDON ADVISED TO FILE CA
Desc - cont. . . : SE AS CLASS A FORGERY ON BOTH
Action Date . . . : 8/12/04 13:01 Entered Date . . : 8/12/04 13:01

ACTION HISTORY

Case Number . . : 1-04-015385 Dept Unit . . . : CRIMINAL INVESTIGATION
Officer : STEPP, MARILYN Reason : ROUTINE INVESTIGATION
NO HEADING . . : 0.2
Description . . . : FAXED REQUEST FOR COPY OF INTERNAL
Desc - cont. . . : INVESTIGATION REPORT FRM WHRITENOUR
Action Date . . . : 8/04/04 14:30 Entered Date . . : 8/04/04 17:35

Case No. . . . : 1-04-015385 (Continued)

ACTION HISTORY

Case Number . : 1-04-015385 Dept Unit . . : CRIMINAL INVESTIGATION
Officer . . . : STEPP, MARILYN Reason : PHONE CALL
NO HEADING . : 0.2
Description . : SPK W MR. MURRY ADVSIED TO CALL MR.
Desc - cont. . : WHRITENOUR INTERNAL SECURITY
Action Date . : 8/04/04 14:15 Entered Date . : 8/04/04 17:34

ACTION HISTORY

Case Number . : 1-04-015385 Dept Unit . . : CRIMINAL INVESTIGATION
Officer . . . : STEPP, MARILYN Reason : ROUTINE INVESTIGATION
NO HEADING . : 0.2
Description . : WENT TO NATION WIDE INSURANCE MR.
Desc - cont. . : MURRY BUSY LEFT CARD TO CALL
Action Date . : 8/04/04 14:00 Entered Date . : 8/04/04 17:34

ACTION HISTORY

Case Number . : 1-04-015385 Dept Unit . . : CRIMINAL INVESTIGATION
Officer . . . : STEPP, MARILYN Reason : PHONE CALL
NO HEADING . : 0.2
Description . : CALLED MR. MURRY LEFT MSG WILL TRY
Desc - cont. . : AGAIN IN THE MORNING Action Date . : 8/03/04 16:17
Entered Date . : 8/03/04 16:17

ACTION HISTORY

Case Number . : 1-04-015385 Dept Unit . . : CRIMINAL INVESTIGATION
Officer . . . : STEPP, MARILYN Reason : PHONE CALL
NO HEADING . : 0.2
Description . : REC MSG FROM MR. MURRY RETURNING MY
Desc - cont. . : CALL Action Date . : 8/03/04 15:28
Entered Date . : 8/03/04 16:17

ACTION HISTORY

Case Number . : 1-04-015385 Dept Unit . . : CRIMINAL INVESTIGATION
Officer . . . : STEPP, MARILYN Reason : PHONE CALL
NO HEADING . : 0.2
Description . : CALLED JIM MURRY INSURANCE LFT MSG
Desc - cont. . : Action Date . : 8/03/04 15:00
Entered Date . : 8/03/04 16:16

ACTION HISTORY

Case Number . : 1-04-015385 Dept Unit . . : CRIMINAL INVESTIGATION
Officer . . . : STEPP, MARILYN Reason : PHONE CALL
NO HEADING . : 0.5
Description . : REC CALL FROM MR. GARZA'S GIRLFRIND
Desc - cont. . : WANTING TO KNOW STATUS OF CASE
Action Date . : 7/30/04 15:00 Entered Date . : 8/03/04 16:20

ACTION HISTORY

Case Number . : 1-04-015385 Dept Unit . . : CRIMINAL INVESTIGATION
Officer . . . : STEPP, MARILYN

Date: 8/13/04
Time: 14:52:13

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Case No. . . . : 1-04-015385 (Continued)
Reason : CASE REVIEW BY INVESTIGATOR
NO HEADING . : 0.2 Description . : REVIEWED CASE
Desc - cont. . : Action Date . : 7/22/04 8:00
Entered Date . : 8/03/04 16:18

ASSIGNMENT HISTORY

Case Number . : 1-04-015385 Dept Unit . : CRIMINAL INVESTIGATION
Dept Priority : Investigator . : STEPP, MARILYN
Inv Priority . : Supervisor . : BROUSSARD, GERALD
Assignment Date: 7/21/04 Addtl Officer :
Addtl Officer : Addtl Officer :
Notify Investig:

***** O F F E N S E R E P O R T # 1 *****

Case Number . : 1-04-015385 State Class . : IMPERSONATION
Federal Class : FRAUD Attmp/Committ : COMMITTED
Statute/Ordin : SEC EXEC OF DOC BY DECEP F-2 32.46
Computer Theft : NO Attack Reason : - NONE (NO BIAS)
Weapon Type . : NONE How/Where Entry:
Forced Entry . : NO Premises Enter : 0
Structure Occup: N/A Evid Collected : NO
Crim Activity :
Location Type : COMMERCIAL/OFFICE BUILDING
State Dispo . : N/A UCR Disposition: OPEN/ACTIVE
Dispo Date . : 7/21/04 Exception Clear: N/A
Arrest Case No.: People Arrested: 0
Domestic Viol. : Homicide/Asslt?:
MO / Crime Spec: Additional UCR?:
Solvability? . : Statute Desc . :

***** O F F E N S E P R I M A R Y R E L A T I O N S H I P S *****

Offense #: 001 IMPERSONATION / FRAUD / SEC EXEC OF DOC BY DECEP F-2 32.46
Name #...: 001 (SUSP) RESENDEZ, SUZANNE R.
Name #...: 001 (VICT) GARZA, BENITO

***** N A M E P R I M A R Y R E L A T I O N S H I P S *****

Name #...: 001 (VICT) GARZA, BENITO
Name #...: 001 (SUSP) RESENDEZ, SUZANNE R. / ACQUAINTANCE

***** P R O P E R T Y I N F O R M A T I O N # 1 *****

Case number . : 1-04-015385 Category . . . : STOLEN
UCR Prop Type : OTHER Property type : MISCELLANEOUS
Make : Model :
Color : Year : 0
Quantity/weight:
Description . : PERSONAL INFO TO SECURE DOCUME
Serial number : Condition . . . :
Value : 1.00 Insured? . . . :
Insured by . . : Damaged . . . :
NCIC number . : State number . :
Misc. No. . . : NCIC Entry Date: 0/00/00

Case No. . . . : 1-04-015385 (Continued)
NCIC Cancel Dt.: 0/00/00 Cntrl Officer :
Common name . : 3821 CARTWRIGHT RD
City : MISSOURI CITY, TX 77459
Recovered by . : Recovered Date : 0/00/00
Common name . :
City :
Drug? : Document? . . :
Recovery value : 0.00

***** P E R S O N R E P O R T I N G I N F O - # 1 *****

Case Number . : 1-04-015385	Name : GARZA, BENITO
Street Number : 3821 CARTWRIGHT RD	
City : MISSOURI CITY, TX 77459	
County :	Map Reference :
Home Phone No. : 281/000-0000	Business Phone :
Extension . . :	Other Phone Nbr:
Birth Date . . : 0/00/0000 0	Birth City . . :
Birth Country :	Social Security: 0
Oper Lic No. . :	OL Expires . . : 0/00/00
Race :	Sex :
Ethnic Origin :	Height : 0
Weight : 0	Occupation . . :
Adult / Juvenil:	Misc. ID# . . :
Other ID . . . :	E-mail Address :
Hair Color . . :	Hair Length . . :
Hair Style . . :	Eye Color . . :
Glasses . . . :	Complexion . . :
Facial Hair . . :	Teeth :
Build :	Speech :
Citizenship . . :	Weapon Held . . :
Hand Use . . . :	Caution :
Residency Type :	Residency Sts :
Religion . . . :	Marital Status :
Status :	Grade :
Body Marks #1 :	Body Marks #2 :
Body Marks #3 :	Body Marks #4 :
NCIC Number . . :	NCIC Entry Date: 0/00/00
NCIC Cancel Dt : 0/00/00	FBI Number . . :
State Number . . :	ID Number . . . :
Photo Number . . :	Arrest Case No.:
Hat :	Coat :
Shirt :	Pants :
Shoes :	Employer? . . . :
MO/Crime Spec? :	Be On Look Out?:
Photos? :	Aliases? :
Additional UCR?:	

***** S U S P E C T / A R R E S T E E I N F O R M A T I O N - # 1 **

Case Number . : 1-04-015385	Name : RESENDEZ, SUZANNE RENEE
Street Number : 5119 PORTER RIDGE DR	
City : HOUSTON, TX 77053	
County :	Map Reference :

Date: 8/13/04
Time: 14:52:13

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Case No. . . . : 1-04-015385 (Continued)
Home Phone No. : 281/437-1372 Business Phone : 281/499-0377
Extension . . : Other Phone Nbr:
Birth Date . . : 25 Maximum Age . : 25
Birth City . . : Birth Country :
Social Security: 0
Oper Lic No. . : UNITED STATES
OL Expires . . :
Sex : FEMALE Race : WHITE
Minimum Height : 506 Ethnic Origin : HISPANIC ORIGIN
Minimum Weight : 120 Maximum Height : 506
Occupation . . : Maximum Weight : 120
U/D Long 1 . . : Adult / Juvenil: ADULT
Other ID . . . : Misc. ID# . . . :
Hair Length . : DOWN THE BACK Hair Color . . : BROWN
Eye Color . . : BROWN Hair Style . . : PULLED BACK/COMBED BACK
Complexion . . : LIGHT BROWN Glasses . . . : UNKNOWN
Teeth : NO DISCERNIBLE FEATURES Facial Hair . : N/A
Build : AVERAGE Speech : UNKNOWN
Citizenship . : UNITED STATES Weapon Held . :
Hand Use . . . : UNKNOWN Caution . . . : N/A
Residency Type : NONRESIDENT Residency Sts : Non-Resident
Religion . . . : Marital Status : UNKNOWN
Status : SUSPECT Grade :
Body Marks #1 : Body Marks #2 :
Body Marks #3 : Body Marks #4 :
NCIC Number . : NCIC Entry Date: 0/00/00
NCIC Cancel Dt : 0/00/00 FBI Number . . :
State Number . : ID Number . . . :
Photo Number . : Arrest Case No.:
Hat : Coat :
Shirt : Pants :
Shoes : Aliases? . . . :
Employer? . . : MO/Crime Spec? :
Be On Look Out?: Photos? . . . :
Additional UCR?:

EMPLOYER INFORMATION

Case Number . : 1-04-015385 Employer Name : NATIONWIDE INSURANCE
Address . . . :
City/State/Zip :
Map Reference : County :
Phone Number . : Fax Number . . . :
Other Phone No.:

***** S U S P E C T / A R R E S T E E I N F O R M A T I O N - # 2 **

Case Number . : 1-04-015385 Name : WALKER, JON LABARRON
Street Number : 6607 BAYOU VIEW
City : HOUSTON, TX 77091
County : Map Reference :
Home Phone No. : 281/000-0000 Business Phone : 281/000-0000
Extension . . : Other Phone Nbr: 281/000-0000
Birth Date . . : 40 Maximum Age . : 40

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Case No. . . . : 1-04-015385
Birth City . . :
Social Security:
OL Expires . . : 0/00/00
Sex : MALE
Minimum Height : 602
Minimum Weight : 210
Occupation . . : INSURANCE
U/D Long 1 . . :
Other ID . . . :
Hair Length . . : UNKNOWN
Eye Color . . . : UNKNOWN
Complexion . . : UNKNOWN
Teeth :
Speech : UNKNOWN
Weapon Held . . :
Caution : N/A
Residency Sts : Non-Resident
Marital Status : UNKNOWN
Grade :
Body Marks #2 :
Body Marks #4 :
NCIC Entry Date: 0/00/00
FBI Number . . :
ID Number . . . :
Arrest Case No.:
Coat :
Pants :
Aliases? :
MO/Crime Spec? :
Photos? :

(Continued)

Birth Country :
Oper Lic No. . :
Race : BLACK
Ethnic Origin : NOT OF HISPANIC ORIGIN
Maximum Height : 0
Maximum Weight : 0
Adult / Juvenil: ADULT
Misc. ID# . . . :
Hair Color . . . : BLACK
Hair Style . . . : UNKNOWN
Glasses : UNKNOWN
Facial Hair . . : UNKNOWN
Build : UNKNOWN
Citizenship . . :
Hand Use : UNKNOWN
Residency Type : NONRESIDENT
Religion :
Status : SUSPECT
Body Marks #1 :
Body Marks #3 :
NCIC Number . . :
NCIC Cancel Dt : 0/00/00
State Number . . :
Photo Number . . :
Hat :
Shirt :
Shoes :
Employer? . . . :
Be On Look Out?:
Additional UCR?:

***** V I C T I M I N F O R M A T I O N - # 1 *****

Case Number . . : 1-04-015385
Street Number : 1234 WOOD HAVEN CT
City : SUGAR LAND, TX 77479
County :
Home Phone No. : 281/937-1203
Extension . . . :
Birth Date . . . : 28
Birth Country : UNITED STATES
Oper Lic No. . . : UNITED STATES
OL Expires . . . :
Sex : MALE
Height : 601
Occupation . . . : PLUMBER
Adult / Juvenil: ADULT
Other ID :
Hair Length . . :
Eye Color . . . :
Complexion . . . :
Teeth :
Speech :

Name : GARZA, BENITO III
Map Reference :
Business Phone :
Other Phone Nbr: 281/435-5753
Birth City . . . : HOUSTON, TX
Social Security:
Race : WHITE
Ethnic Origin : HISPANIC ORIGIN
Weight : 240
E-mail Address :
Misc. ID# . . . :
Hair Color . . . :
Hair Style . . . :
Glasses :
Facial Hair . . :
Build :
Citizenship . . : UNITED STATES

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Case No. . . . : 1-04-015385 (Continued)
Weapon Held . . :
Caution . . . :
Residency Sts : Non-Resident
Marital Status :
Grade :
Body Marks #2 :
Body Marks #4 :
NCIC Entry Date: 0/00/00
FBI Number . . :
ID Number . . . :
Arrest Case No.:
Coat :
Pants :
Victim Type . . : INDIVIDUAL-ADULT
Can Identify . . : UNKNOWN
Injury Extent :
Injury Type 2 :
Hospital ID . . :
Phys First Name:
Employer? . . . :
Be On Look Out?:
Additional UCR?:
Hand Use :
Residency Type : NONRESIDENT
Religion :
Status :
Body Marks #1 :
Body Marks #3 :
NCIC Number . . :
NCIC Cancel Dt : 0/00/00
State Number . . :
Photo Number . . :
Hat :
Shirt :
Shoes :
File Charges . . : YES
Victim Sobriety: SOBER
Injury Type 1 :
Med Treatment :
Phys Last Name :
Aliases? :
MO/Crime Spec? :
Photos? :

EMPLOYER INFORMATION

Case Number . . : 1-04-015385
Address : LAZY BEND
City/State/Zip : PEARLAND, TX
Map Reference :
Phone Number . . :
Other Phone No.:
Employer Name : LESCON PLUMBING
County :
Fax Number . . . :

***** O T H E R P E R S O N I N F O R M A T I O N - # 1 *****

Case Number . . : 1-04-015385
Person Type . . : OTHER PERSON
Street Number :
City : MISSOURI CITY, TX 77459
County :
Home Phone No. : 281/000-0000
Extension . . . :
Birth Date . . . : 0/00/0000 0
Birth Country :
Oper Lic No. . . :
Race :
Ethnic Origin :
Weight : 0
Adult / Juvenil:
Other ID :
Hair Length . . :
Eye Color . . . :
Complexion . . . :
Teeth :
Speech :
Name : GARZA, KRISTY
Map Reference :
Business Phone : 281/494-8787
Other Phone Nbr: 281/460-5149
Birth City . . . :
Social Security: 0
OL Expires . . . : 0/00/00
Sex :
Height : 0
Occupation . . . :
Misc. ID# :
Hair Color . . . :
Hair Style . . . :
Glasses :
Facial Hair . . . :
Build :
Citizenship . . . :

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Weapon Held . . . :	Hand Use . . . :
Caution . . . :	Residency Type :
Residency Sts :	Religion . . . :
Marital Status :	Status :
Grade :	Body Marks #1 :
Body Marks #2 :	Body Marks #3 :
Body Marks #4 :	NCIC Number . . :
NCIC Entry Date: 0/00/00	NCIC Cancel Dt : 0/00/00
FBI Number . . . :	State Number . . :
ID Number . . . :	Photo Number . . :
Arrest Case No.:	Hat :
Coat :	Shirt :
Pants :	Shoes :
Aliases? :	Employer? . . . :
MO/Crime Spec? :	Be On Look Out?:
Photos? :	Additional UCR?:

***** N A R R A T I V E # 1 *****
CAD: DISPATCH INFO SUPPL Reported By: HUBENAK, KEVIN D. 7/20/04
Entered By.: WATKINS, BEVERLY J. 7/20/04

FRAUD /***LOBBY CALL ***/ COMPL BOYFRIENDS EX GIRLFRIEND HAS FILED FOR
INSURANCE IN COMPL NAME

***** N A R R A T I V E # 2 *****
CAD: CM WATKINS Reported By: HUBENAK, KEVIN D. 7/20/04
Entered By.: WATKINS, BEVERLY J. 7/20/04

532E/

***** N A R R A T I V E # 3 *****
CAD: DS HUBENAK Reported By: HUBENAK, KEVIN D. 7/20/04
Entered By.: HUBENAK, KEVIN D. 7/20/04

SUSPECT: RESENDEZ/HERNANDEZ (USING BOT H NAMES), SUZANNE RENEE F/W 24
YOA. A TTEMPTING TO OPEN LIFE INSURANCE POLIC Y UNDER EX-BOYFRIENDS
NAME. FORGED NA ME TO DOCUMENTS.

***** N A R R A T I V E # 4 *****
Original Report Reported By: HUBENAK, KEVIN D. 7/20/04
Entered By.: HUBENAK, KEVIN D. 7/20/04
Reviewed By: SVOBODA, ANDREW R. 7/21/04

CASE #04015385 JULY 20, 2004 K. HUBENAK #532 BADGE #532/UNIT #2501
FRAUDULENT FILING OF A FINANCING STATEMENT F-3

ON JULY 20, 2004 AT APPROXIMATELY 1748 HOURS I, OFFICER K. HUBENAK
#532, WHILE WORKING THE EVENING SHIFT IN AND FOR THE CITY OF MISSOURI
CITY, FORT BEND/HARRIS COUNTIES, TEXAS, WAS DISPATCHED TO 3849
CARTWRIGHT ROAD, AN ADDRESS IN THE FORT BEND COUNTY SECTION OF
MISSOURI CITY, REFERENCE FRAUD WHICH OCCURRED AT 3821 CARTWRIGHT ROAD,
ALSO AN ADDRESS IN THE FORT BEND COUNTY SECTION OF MISSOURI CITY.

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UPON ARRIVAL I MADE CONTACT WITH A M/W IDENTIFIED BY [REDACTED] DL # [REDACTED] AS GARZA, BENITO III WHO PROVIDED THE INFORMATION FOR THE FOLLOWING REPORT.

MR. GARZA STATED ON JULY 16, 2004 HE RECEIVED A TELEPHONE CALL FROM A FEMALE WHO IDENTIFIED HERSELF AS "FREA" (PUBLIC SERVICE #319/298-3817). "FREA" IS EMPLOYED BY AEGON U.S.A., INC. "FREA" STATED HER COMPANY HAD RECEIVED AN APPLICATION FOR A LIFE INSURANCE POLICY IN MR. GARZA'S NAME. MR. GARZA STATED HE NEVER APPLIED FOR AN LIFE INSURANCE POLICY. "FREA" INFORMED MR. GARZA SHE HAD SPOKEN WITH A MALE SUBJECT OVER THE TELEPHONE WHO CLAIMED TO BE MR. GARZA, HOWEVER, WHEN ASKED TO PROVIDE IDENTIFYING INFORMATION THE MALE SUBJECT WAS HESITANT AND SLOW TO RESPOND. THE CONVERSATION "FREA" HAD WITH THE MALE SUBJECT WAS RECORDED. AFTER CONFIRMING IDENTIFYING INFORMATION AEGON U.S.A., INC. FAXED MR. GARZA A COPY OF THE APPLICATION.

THE APPLICATION IS IN MR. GARZA'S NAME AND PROVIDES ALL OF MR. GARZA'S IDENTIFYING INFORMATION (BIRTH DATE, DESCRIPTORS, SOCIAL SECURITY NUMBER, ECT.). THE ONLY INCORRECT INFORMATION ARE THE ADDRESS (5119 PORTER RIDGE DRIVE HOUSTON, TX 77053) AND TELEPHONE NUMBERS (HOME #281/437-1372, WORK #281/499-0377). THIS ADDRESS AND BOTH TELEPHONE NUMBERS BELONG TO MR. GARZA'S EX-GIRLFRIEND RESENDEZ, SUZANNE RENEE [REDACTED] DL # [REDACTED] WHO IS EMPLOYED BY NATIONWIDE INSURANCE LOCATED AT 3821 CARTWRIGHT ROAD. MS. RESENDEZ IS THE MOTHER OF MR. GARZA'S NINE YEAR OLD DAUGHTER WHO HAS BEEN NAMED AS THE RECIPIENT OF THE \$100,000 LIFE INSURANCE POLICY. THE POLICY SHOWS TO BE SIGNED BY MR. GARZA WHICH MR. GARZA STATED HE DID NOT SIGN. THE POLICY ALSO SHOWS TO BE SIGNED BY AN AGENT BY THE LAST NAME OF WALKER (AGENT #97BB385) HOWEVER IT IS UNKNOWN IF THIS SIGNATURE WAS ALSO FALSIFIED.

MR. GARZA STATED MS. RESENDEZ HAS ALSO BEEN USING THE LAST NAME "HERNANDEZ". I HAD MISSOURI CITY DISPATCH RUN BOTH NAMES BLIND AND FOUND [REDACTED] DL # [REDACTED] UNDER THE RESENDEZ NAME. MISSOURI CITY DISPATCH WAS UNABLE TO LOCATE A DRIVER'S LICENSE UNDER THE HERNANDEZ NAME, HOWEVER, MS. RESENDEZ DOES SHOW TO HAVE AN OUTSTANDING WARRANT ISSUED BY HARRIS COUNTY PRECINCT 5 UNDER THE HERNANDEZ NAME.

A COPY OF THE APPLICATION HAS BEEN PLACED IN THE CASE FOLDER FOR REFERENCE BY THE ASSIGNED DETECTIVE.

AT THE TIME OF THIS REPORT THERE WAS NO FURTHER SUSPECT INFORMATION.

DISPOSITION-REFERRED TO CID.

***** N A R R A T I V E # 5 *****
CASE INVESTIGATION Reported By: STEPP, MARILYN E. 8/12/04
 Entered By.: STEPP, MARILYN E. 8/12/04

SUPPLEMENT CASE NUMBER 04-15385
DETECTIVE M. STEPP

Date: 8/13/04
Time: 14:52:13

MISSOURI CITY POLICE DEPARTMENT
Missouri City Offense Report

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Program: CMS301L

Case No. . . . : 1-04-015385
MISSOURI CITY POLICE DEPARTMENT
AUGUST 12, 2004

(Continued)

THIS CASE WAS ASSIGNED TO ME ON JULY 21, 2004 FOR REVIEW AND INVESTIGATION. THE CASE INVOLVES AN INSURANCE POLICY WHICH HAD THE APPLICANTS SIGNATURE FORGED AND THE WRITING AGENT FOR NATION WIDE INSURANCE, INVOLVED BY FAXING THE INFORMATION KNOWING IT WAS FALSELY SIGNED.

I MADE CONTACT WITH MR. JIM MURRAY, INSURANCE AGENT FOR NATIONWIDE INSURANCE. MR. MURRAY'S OFFICE IS LOCATED AT 3821 CARTWRIGHT. MR. MURRAY SAID SUZANNE RESENDEZ IS A CUSTOMER SERVICE REPRESENTATIVE AND JON LEBARRON WALKER IS AN ASSOCIATE AGENT, BOTH ARE INDEPENDENT CONTRACTORS OUT OF HIS OFFICE, BUT DO NOT ACTUALLY WORK FOR HIM. HE SAID HE WAS AWARE OF THE INCIDENT AND HAS BEEN IN CONTACT WITH BOB WHRITENOUR WHO IS THE INTERNAL INVESTIGATOR FOR NATIONWIDE INSURANCE COMPANY. HE SAID HE WOULD TALK TO ME ABOUT WHAT HE KNOWS "OFF THE RECORD," HOWEVER ANYTHING OFFICIAL HE WOULD HAVE TO CONSULT HIS ATTORNEY AND WE COULD SET UP A MEETING. I TOLD HIM THERE WAS NO INDICATION HE WAS INVOLVED IN ANY WAY, BUT I UNDERSTOOD HIS POSITION. HE SAID I WOULD PROBABLY GET MORE INFORMATION FROM MR. WHRITENOUR AND PROVIDED ME WITH HIS PHONE NUMBER OF 770-218-3555. HE SAID MR. WHRITENOUR HAD ALREADY INTERVIEWED BOTH RESENDEZ AND WALKER AT HIS OFFICE.

I SPOKE WITH MR. WHRITENOUR WHO SAID HE WOULD HAVE HIS REPORT READY BY FRIDAY AUGUST 6, 2004 AND WOULD FAX ME A COPY OF HIS INVESTIGATION. I RECEIVED A FAXED COPY OF HIS REPORT, WHICH IS INCLUDED WITH THIS CASE.

MR. WHRITENOUR INTERVIEWED MR. WALKER WHO SAID HE WANTED TO MAKE IT CLEAR HE HAD "MADE A MISTAKE." HE INDICATED HE HAD PREVIOUSLY SOLD AN INSURANCE POLICY TO RESENDEZ WHICH HAD LAPSED FOR NON-PAYMENT. HE SAID HE QUESTIONED RESENDEZ ABOUT HER EX-HUSBAND BENITO, ABOUT WHAT COVERAGE HE AHD TO PROVIDE FOR HIS DAUGHTER IN THE EVENT OF HIS DEATH. HE SAID HE EVENTUALLY CONVINCED RESENDEZ TO MAKE AN APPLICATION IN THE NAME OF HER EX-HUSBAND. RESENDEZ TOLD HIM SHE HAD NO RELATIONSHIP WITH BENITO GARZA THAT WOULD ALLOW HIM OT MAKE APOPLICAITON HIMSELF AND SIGN THE DOCUMENTS. WALKER INITIATED THE APPLICATION WITH LIFE INVESTORS INSURANCE COMPANY OF AMERICA KNOWING THE RELATIVELY LOW COVERAGE (\$100,000.00) WOULD NOT REQUIRE A PHYSICAL OR OTHER PRE-REQUISITE AND IN ALL PROBABILITY WOULD BE APPROVED BY THAT COMPANY'S UNDERWRITERS. HE ADMITTED FILLING IN ALL THE BLANKS ON THE APPLICATION AND RESENDEZ SIGNED THE NAME "BENITO GARZA" TO THE DOCUMENT. HE THEN FAXED IT TO LIFE INVESTORS FROM HIS FAX MACHINE AT HIS HOME OFFICE. HE ALSO LATER ADMITTED TO IMPERSONATING BENITO GARZA ON THE TELEPHONE WHEN THE REPRESENTATIVES OF LIFE INVESTOR'S CALLED TO VERIFY CERTAIN INFORMATION ON THE APPLICATION.

MR. WHRITENOUR INTERVIEWED SUZANNE RESENDEZ ADMITTED SHE AND HER EX-HUSBAND BENITO GARZA DID IN FACT HAVE A CORDIAL RELATIONSHIP BECAUSE OF THEIR DAUGHTER. SHE SAID WALKER HAD ASKED HER NUMEROUS

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(Continued)

TIMES ABOUT INITIATING COVERAGE ON BENITO FOR THEIR DAUGHTER. SHE FINALLY AGREED TO MAKE APPLICATION FOR A LIFE INSURANCE POLICY IN BENITO'S NAME. SHE SAID SHE WAS PRESENTED WITH A ONE PAGE APPLICATION REQUIRING BENITO'S SIGNATURE, WHICH SHE SIGNED AND RETURNED THE FORM TO WALKER. SHE LATER RECEIVED A PHONE CALL FROM LIFE INVESTORS REQUESTING TO SPEAK WITH BENITO TO VERIFY SOME INFORMATION ON THE LIFE INSURANCE APPLICATION. SHE TOLD THEM HE DID NOT LIVE THERE, BUT WOULD FORWARD A MESSAGE TO HIM. SHE THEN INFORMED WALKER OF THE PHONE CALL VIA AN E-MAIL. SHE LATER ASKED WALKER IF HE HAD TAKEN CARE OF THE APPLICATION. WALKER INFORMED HER HE CALLED LIFE INVESTOR'S AND UNDER THE GUISE OF BEING BENITO GARZA, HE PROVIDED THE NECESSARY CLARIFICATION. SHE SAID SHE FELT "DUPED" INTO MAKING THE APPLICATION, AND STATED SHE KNEW NOTHING ABOUT LIFE INSURANCE AS SHE DID PROPERTY AND CASUALTY INSURANCE ONLY AND TRUSTED WALKER.

MR. WRITENOUR SAID HE HAD ANTICIPATED THE REQUEST FROM LAW ENFORCEMENT AND CONTACTED THE NATIONWIDE OFFICE OF GENERAL COUNSEL AND WAS GIVEN AUTHORIZATION TO RELEASE A COPY OF HIS REPORT ONE I HAD REQUESTED IT ON OFFICIAL LETTERHEAD. THE REQUEST WAS FAXED TO 770-420-9716 AND HIS REPORT WAS RECEIVED.

ON AUGUST 12, 2004, I SPOKE WITH INTAKE ASSISTANT DISTRICT ATTORNEY RENDON AND DISCUSSED THE INFORMATION OBTAINED. HE SAID TO FILE ON BOTH SUBJECTS THE OFFENSE OF FORGERY WITH THE INTENT TO DEFRAUD OR HARM ANOTHER, CLASS A MISDEMEANOR.

A REQUEST FOR A DA PACKET WAS GIVEN TO RECORDS AND WILL BE PRESENTED TO THE DISTRICT ATTORNEYS OFFICE FOR PROCESSING.

***** N A R R A T I V E # 6 *****
DA PK/JON WALKER/FORGERY Reported By: SLUSSER, ANTOINETTE M. 8/13/04
Entered By.: SLUSSER, ANTOINETTE M. 8/13/04

SID#?????

ARRESTING AGENCY MISSOURI CITY POLICE AGENCY # 104015385
ARRESTED FOR THIS CHARGE YES NO X
OFFENSE DATE 07/20/04

DEFENDANT S NAME JON LEBARRON WALKER

RACE B SEX M AGE 41 DATE OF BIRTH [REDACTED]

COMPLEXION ????? HGT 602 WGT 210

HAIR ????? EYES ????? DL [REDACTED] STATE [REDACTED]

SS # [REDACTED]

ADDRESS 6607 BAYOU VIEW

CITY HOUSTON STATE TX ZIP77091

HOME PHONE ????? WORK PHONE ????? CELL PHONE ?????

DEFENDANT ALIAS: ?????

VICTIM S NAME BENITO GARZA

REPORTING PERSON/STORE MGR ?????

RACE H SEX M DATE OF BIRTH 02/19/76

Date: 8/13/04
Time: 14:52:13

MISSOURI CITY POLICE DEPARTMENT
Missouri City Offense Report

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Case No. : 1-04-015385

(Continued)

DL # [REDACTED] STATE TX SS # [REDACTED]
ADDRESS 1234 WOOD HAVEN CT
CITY SUGAR LAND STATE TX ZIP 77479
HOME PHONE 281-937-1203 WORK PHONE 281-435-575. CELL PHONE ?????

CHARGE FORGERY PENAL CODE 32.21
PUNISHMENT CLASS:
FIRST ????? SECOND ????? THIRD ????? SJF ????? FIRST X SECOND ?????
RELATED CHARGES ?????
CO-DEFENDANTS: SUSANNE RENEE RESENDEZ

ARRESTING OFFICER ?????
AGENCY MISSOURI CITY POLICE WORK PHONE ????? CELL PHONE ?????
INVESTIGATING OFFICER DETECTIVE MARILYN STEPP
AGENCY MISSOURI CITY POLICE WORK PHONE 281-261-4200 CELL PHONE ?????

DWI VIDEO TAKEN: YES ????? NO ?????
ACCID INVOLVED YES ????? NO ?????

***** N A R R A T I V E # 7 *****
DA PK/S RESENDEZ/FORGERY Reported By: SLUSSER, ANTOINETTE M. 8/13/04
Entered By.: SLUSSER, ANTOINETTE M. 8/13/04

SID#?????
ARRESTING AGENCY MISSOURI CITY POLICE AGENCY # 104015385
ARRESTED FOR THIS CHARGE YES NO X
OFFENSE DATE 07/20/04

DEFENDANT S NAME SUSANNE RENEE RESENDEZ
RACE H SEX F AGE 25 DATE OF BIRTH [REDACTED]
COMPLEXION ????? HGT 506 WGT 120
HAIR ????? EYES ????? DL [REDACTED] STATE [REDACTED]
SS # ?????
ADDRESS 5119 PORTER RIDGE DR
CITY HOUSTON STATE TX ZIP 77053
HOME PHONE 281-437-1372 WORK PHONE 281-499-0377 CELL PHONE ?????
DEFENDANT ALIAS: ?????

VICTIM S NAME BENITO GARZA
REPORTING PERSON/STORE MGR ?????
RACE H SEX M DATE OF BIRTH [REDACTED]
DL # [REDACTED] STATE TX SS # [REDACTED]
ADDRESS 1234 WOOD HAVEN CT
CITY SUGAR LAND STATE TX ZIP 77479
HOME PHONE 281-937-1203 WORK PHONE 281-435-5753 CELL PHONE ?????

CHARGE FORGERY PENAL CODE 32.21
PUNISHMENT CLASS:
FIRST ????? SECOND ????? THIRD ????? SJF ????? FIRST X SECOND ?????
RELATED CHARGES ?????

Date: 8/13/04 MISSOURI CITY POLICE DEPARTMENT Page: 13
Time: 14:52:13 Missouri City Offense Report Program: CMS301L

Case No. . . . : 1-04-015385 (Continued)
CO-DEFENDANTS: ?????

ARRESTING OFFICER ?????

AGENCY MISSOURI CITY POLICE WORK PHONE ????? CELL PHONE ?????

INVESTIGATING OFFICER DETECTIVE MARILYN STEPP

AGENCY MISSOURI CITY POLICE WORK PHONE 281-261-4200 CELL PHONE ?????

DWI VIDEO TAKEN: YES ????? NO ?????

ACCID INVOLVED YES ????? NO ?????

* * * * * END OF REPORT * * * * *

Report of Investigation

**Office of Internal Audits
Internal Security Department**



**INFORMATION CONTAINED HEREIN IS CONSIDERED
PRIVILEGED AND CONFIDENTIAL. IT IS INTENDED ONLY
FOR USE BY PERSONNEL WITH OFFICIAL NEED TO KNOW.**

REPORT OF INVESTIGATION

Date: 08/06/2004
Prepared By: Bob Whritenour
Report Number: 2004-113

Subject 1: Walker, Jon Lebaron; DOB: [REDACTED] SSN: [REDACTED] b1/m [REDACTED]
Associate Agent, Jim Murray Nationwide Insurance Agency, 3821 Cartwright
Road, Missouri City, TX 77459.

Subject 2: Resendez, Suzanne Renee; DOB: [REDACTED] Customer Service Rep,
Jim Murray Nationwide Insurance Agency, 3821 Cartwright Road, Missouri City,
TX 77459. [REDACTED]

Basis For Investigation

This investigation was initiated upon receipt of information Walker and Resendez may have conspired to submit a fraudulent life insurance application in the name of Resendez's ex-husband to a non-Nationwide affiliated life insurance company.

Findings & Conclusions

Investigation determined Walker made application for life insurance in the name of Benito Garza, the ex-husband of Resendez, and submitted the application via facsimile for approval by Life Investors Insurance Company of America. Further, Walker impersonated Benito Garza during a telephone conversation initiated by representatives of the above cited life insurance company to verify certain information on the submitted application.

Resendez signed the name "Benito Garza" to the fraudulent and unauthorized life insurance application prior to it being submitted for consideration. Further, Resendez was aware Walker impersonated her ex-husband during the above mentioned telephone conversation between Walker and representatives of Life Investors.

Exhibits

1. Investigation Summary
2. Copy of fraudulent life insurance application

Investigation Summary ISD Case No. 2004-113 (Walker/Resendez)

Basis For Investigation

This investigation was initiated based upon receipt of information that Jon L. Walker, Associate Agent, and Suzanne R. Resendez, Customer Service Representative, both employed by Independent Contractor (IC) Agent Jim Murray, may have fabricated a life insurance application in the name of Resendez's ex-husband and submitted it for consideration.

The information leading to the initiation of the investigation was initially provided to Nationwide Special Investigator (External Fraud) Patrick Wyatt who in turn contacted the Internal Security Department and relayed the information.

Interviews Conducted

Mrs. Kristy Garza, 1234 Woodhaven Court, Sugar Land, TX 77479 was interviewed and related essentially the following:

She is the current wife of Mr. Benito Garza. Mr. Garza was previously married to Resendez and fathered a daughter, Rebecca, who is presently 11 years old. Sometime during the latter part of July, 2004, she received a telephone call from a representative of "Life Investors Insurance Company of America" identified as Ms Frea Errington. Errington asked to speak with Benito Garza to clarify some questions on his life insurance application. K. Garza informed Errington that B. Garza had not applied for life insurance and already had a life insurance policy with another company. Errington explained she was in possession of an application in B. Garza's name and bearing his signature. Further, that she had spoken to him earlier in the month. K. Garza advised Errington it was doubtful she had spoken with B. Garza earlier in the month and allowed B. Garza to converse with Errington on the telephone. According to K. Garza, Errington immediately knew that B. Garza was not the individual she had spoken with earlier in the month of July. Errington faxed B. Garza a copy of the application and B. Garza recognized the address and telephone number on the application as that of Resendez. Further, that the signature on the application alleged to be his was not initiated by him.

K. Garza advised she contacted Resendez to determine her involvement in the matter. After explaining what had occurred, Resendez allegedly made the statement "That's nothing" and hung up the telephone.

K. Garza further advised she contacted the Jim Murray Agency and related the situation to them. Given the situation involved a life insurance application initiated by Walker, she was given Walker's telephone number. Upon contacting the number, she spoke with Elizabeth Walker (Walker's wife). Mrs. Walker took

the information and said she would pass it on to Mr. Walker. K. Garza did not receive a return telephone call from Walker.

At that time, K. Garza contacted law enforcement authorities (Missouri City, TX Police Department) and initiated a complaint regarding the unauthorized application.

Efforts were made to interview Freya Errington, however, were unsuccessful. Representatives of Life Investors Insurance Company of America advised they would not discuss the matter further without benefit of advice from their company attorneys.

IC Agent Jim Murray was interviewed. Murray related that at the time K. Garza contacted his Agency, he was in Hawaii attending the President's Conference. Upon his return, he spoke with Walker and Resendez. Murray advised both individuals made certain admissions to him regarding their involvement in the matter, however, without very many specifics. Murray stated Walker was a top producer of life insurance for his Agency and was appointed by Nationwide. He allowed Walker to handle all life and health matters for his Agency. Walker did not have a desk in the Agency, but worked from his home. Murray further related Resendez was appointed by Nationwide as well, and worked from Murray's Rasharon, TX satellite Agency. Murray further related as far as he knew, his Agency did not do business with Life Investors Insurance Company of America.

Jon Walker was interviewed. Walker very early in the interview wanted to make it clear that he had "made a mistake" and knew that the B. Garza application was unauthorized. He explained he had sold Resendez two Nationwide life policies in the past. The first one, sometime during the month of February, 2003, lapsed because of non-payment. However, he recently sold Resendez a second policy that was currently being reviewed by Nationwide underwriters. With regard to the fraudulent policy with Life Investors Insurance Company of America, Walker advised it was almost a matter of habit that he tried to sell everyone in a family some sort of life coverage. For that matter, he questioned Resendez about her ex-husband, Benito, and what sort of coverage he had to provide for his daughter in the event of his death. Walker insisted he did not pursue Resendez as he would a normal customer in order to sell the policy, however, did eventually convince Resendez to make application in the name of her ex-husband. He further advised Resendez informed him she had no real relationship with Benito Garza that would allow him to make application himself and sign documents.

Walker went on to admit that he initiated the application with Life Investors Insurance Company of America knowing that because of the relatively low amount of coverage (\$100,000.00), a physical or other pre-requisites would not come into play and the policy would in all probability be approved by that company's underwriters. He admitted filling in all the blanks on the application himself and signing it (Walkers' signature is very abbreviated and appears as merely some sort of mark on the application). He stated Resendez signed the

name "Benito Garza" to the document. After the application was complete, Walker faxed it to Life Investors from the fax machine he maintained at his home office.

Suzanne Resendez was interviewed. Resendez advised she and her ex-husband, Benito, did in fact have a cordial relationship given the circumstances. She explained they communicated frequently in matters involving their daughter. Recently, as a result of a periodic review of child support payments by the state of TX, Benito was required by the state to double the amount of child support that he had been providing for their daughter. Resendez verified she had willingly taken out [REDACTED] life insurance on herself with her daughter as beneficiary. Further, that Walker had asked her numerous times about initiating coverage on Benito so that their daughter was better provided for in the event of Benito's death. Resendez advised Walker she did not feel comfortable asking Benito to purchase life insurance given that he had recently been required to double his child support payments. According to Resendez, Walker continued to attempt to convince her to apply for insurance in Benito's name and stated that she had an "insurable interest" given that they shared a child. Resendez, reasoning that she was better providing for her child, finally agreed to make application for coverage in Benito's name. Shortly after agreeing, she was presented with one page of the application (the portion of the application requiring Benito's signature) which she signed with Benito Garza's name and returned to Walker. She did not see the portion of the application filled in by Walker. Not long after, she received a call at her residence from a representative of Life Investor's requesting to speak with Benito. Resendez was surprised someone was asking for Benito at her telephone number given he did not live there. She explained Benito did not live there but that she could forward a message to him if necessary. The caller explained she needed to verify some information on the life insurance application and requested that Benito contact them. Resendez informed Walker of the telephone call via an e-mail message. Approximately two weeks transpired after sending the e-mail when Resendez encountered Walker and asked if he had taken care of the application. Walker informed her he had called Life Investor's and, under the guise of being Benito Garza, provided the necessary clarification to the company representative.

Resendez had nothing further to relate other than she felt like she was duped into making the application by Walker. She stated she knew nothing about life insurance given she dealt in property and casualty insurance only and trusted Walker was guiding her in the right direction.

Walker was again interviewed and admitted he had in fact impersonated Benito Garza in a telephone call to representatives of Life Investor's seeking to verify certain information on the application.

Miscellaneous Information

Shortly after the interviews of Walker and Resendez, the undersigned was contacted by Detective Marilyn Stepp of the Missouri City, TX Police Department. Stepp explained she was conducting an official investigation into the making of the fraudulent application and requested a copy of any report I may make reflecting the results of my investigation. Having anticipated the request by Det. Stepp prior to her actual contact, the undersigned coordinated this investigation with Nationwide's Office of General Counsel and authorization was received to release a copy of the report to law enforcement after receiving the request on some sort of letterhead from the agency making the request.

/////////////////////////////////NOTHING FURTHER/////////////////////////////////



Bob Whritenour
Internal Security
08/06/2004

Date Run 07/20/2004
Time Run 18:56:48

MISSOURI CITY POLICE DEPTMEN
Incident Dispatch Detail Report

Page 1
ID-IMP310

RD #: MI 04-15385 *680*

DISPATCH INFORMATION				DISPOSITION INFORMATION	
Location NATIONWIDE INSURANCE 3821 Cartwright Road				Ucr Code 2600	Description Fraud
Beat/Subeat 3 /C4	Source WALK-IN	Priority PRI 3	Shift 3	Service Code 7	Description Offense Report
Code / Description 2600 Fraud FRAUD /***LOBBY CALL ***/ COMPL BOYFRIE NDS EX GIRLFRIEND HAS FILED FOR INS URANCE IN COMPL NAME Caller: GARZA,BENITO (281) - Dispatch Assignment Area Dispatch Code: D Disp: 07/20 17:48:56 Enrt: 07/20 17:49:01 Onsc: 07/20 17:49:12 Comp: 07/20 18:57:02 SUSPECT: RESENDEZ/HERNANDEZ (USING BOT H NAMES), SUZANNE RENEE F/W 24 YOA. A TTEMPTING TO OPEN LIFE INSURANCE POLIC Y UNDER EX-BOYFRIENDS NAME. FORGED NA ME TO DOCUMENTS.				Dispo Star: 532 HUBENAK Remarks Continued Area	

Call Received Tue 07/20/2004 17:42:15 571 YOUNGBLOOD, MICAH L
Call Dispatched Tue 07/20/2004 17:48:56 364 WATKINS, BEVERLY J

Incident Dispatch Block Listing

Unit	Stars	Dispatch Time	En-Route Time	On-Scene Time	Complete Time
532E	532	07/20/04 17:48:56	07/20/04 17:49:01	07/20/04 17:49:12	07/20/04 18:57:02
	HUBENAK				

Date Run 07/20/2004
Time Run 18:56:48

MISSOURI CITY POLICE DEPARTMEN
Incident Dispatch Detail Report

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ID-IMP310

RD #: MI 04-15385

Additional Remarks

Type	Date	Time	Beat	Remarks / Comments
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Comments	: CM 07/20/04	18:36:08	0364	532E/13521992
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System: HTE
Program: CHF004P

MISSOURI CITY POLICE DEPARTMENT
Narrative Print

Page: 1

Case Number: 1-04-015385

***** N A R R A T I V E # 8 *****
ADD REQ FRM DA FOR STMTS Reported By: STEPP, MARILYN E. 10/12/04
Entered By.: STEPP, MARILYN E. 10/12/04

SUPPLEMENT CASE NUMBER 04-15385
DETECTIVE M. STEPP
MISSOURI CITY POLICE DEPARTMENT
OCTOBER 8, 2004

ON OCTOBER 7, 2004, I RECEIVED A REQUEST FROM ADA YACK STATING HE
NEEDED THE STATEMENTS GIVEN BY THE DEFENDANTS TO THE INSURANCE
INVESTIGATOR.

ON OCTOBER 8, 2004, I CALLED THE INSURANCE INVESTIGATOR, AND LEFT A
MESSAGE. HE LATER CALLED BACK. I ASKED IF HE HAD TAKEN SWORN SIGNED
STATEMENTS FROM THE TWO DEFENDANTS OR IF HE JUST INTERVIEWED THEM. HE
SAID IT HIS COMPANIES POLICY TO DO THE INTERVIEWS AND THE
INVESTIGATION. THEY DO NOT HAVE SIGNED STATEMENTS. HE SAID HE WILL
BE GLAD TO COME TESTIFY IN COURT AS TO WHAT THE DEFENDANTS TOLD HIM,
IF NEEDED, AND HIS COMPANY WILL PAY FOR HIS EXPENSES. A COPY OF HIS
INVESTIGATION IS INCLUDED WITH THE DISTRICT ATTORNEYS PACKET.

A COPY OF THIS INFORMATION WAS FAXED TO THE DA'S OFFICE ON OCTOBER 12,
2004.

** End of Report **

Date/Time: 11/02/04 / 11:08:05

System: HTE
Progrm: CHF004P

MISSOURI CITY POLICE DEPARTMENT
Narrative Print

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Case Number: 1-04-015385

***** N A R R A T I V E # 9 *****
ADDITIONAL INFO Reported By: STEPP, MARILYN E. 11/02/04
 Entered By.: STEPP, MARILYN E. 11/02/04

SUPPLEMENT CASE NUMBER 04-15385
DETECTIVE M. STEPP
MISSOURI CITY POLICE DEPARTMENT
NOVEMBER 1, 2004

ON OCTOBER 15, 2004, I RECEIVED A CALL FROM ADA YACK ASKING IF THE INTERVIEWS FROM THE INSURANCE INVESTIGATOR WERE RECORDED. I CALLED AND LEFT A MESSAGE FOR MR. WRITENOUR. HE LATER CALLED BACK AND LEFT A MESSAGE STATING THE INTERVIEWS WERE NOT RECORDED, STATING HIS INVESTIGATION WAS DONE INTERNALLY AND DID NOT REALIZE AT THE TIME IT WOULD BE GOING FOR CRIMINAL PROSECUTION. HE SAID HAD HE KNOWN A HEAD OF TIME, HE WOULD HAVE DONE HIS INVESTIGATION DIFFERENTLY. HE SAID AGAIN, HE WOULD BE AVAILABLE TO TESTIFY IF NEEDED.

ON NOVEMBER 1, 2004, I RECEIVED A CALL FROM MRS. GARZA, THE WIFE TO THE VICTIM. SHE SAID SHE HAS RECEIVED SEVERAL LETTERS FROM THE INSURANCE COMPANY AND WANTED TO KNOW IF THE DISTRICT ATTORNEY NEEDED THEM. SHE BROUGHT THEM BY AND A COPY OF THE INFORMATION WAS TAKEN AND WILL BE SENT TO ADA YACK. IT APPEARS TO BE LETTERS AND INFORMATION FROM THE TEXAS DEPARTMENT OF INSURANCE FOR INTERNAL INVESTIGATION INTO THE FORGERY AND INFORMATION ON THE FRAUDULENT INSURANCE APPLICATION. THE COPIES WILL BE PLACED IN THE CASE FOLDER AS WELL.

** End of Report **



Texas Department of Insurance

COMPLAINTS RESOLUTION, Mail Code 111-1A
333 Guadalupe P. O. Box 149104, Austin, Texas 78714-9104
512-463-6515 telephone 512-475-1771 fax www.tdi.state.tx.us

August 31, 2004

BENITO GARZA
1234 WOODHAVEN CT
SUGARLAND TX 77479

Re: DOCUMENT ID: 682775
LETTER ID: 492368
SUBJECT: LIFE INVESTORS INSURANCE COMPANY OF AMERICA
SUZANNE RESENDEZ

Dear Benito Garza:

We recently received your request for assistance and are currently reviewing your complaint to determine our ability to assist you. When this initial review is completed, we will notify you whether we will be able to help with your complaint.

To effectively and efficiently resolve your complaint, it is important that we have all relevant information and documentation relating to your complaint. Please make sure that you have provided all applicable information requested on the TDI complaint form. It is also essential that you provide documentation of your insurance and any evidence that supports your complaint. If you have not already done so, please provide copies (not originals) of the following documents, if appropriate to your complaint:

- Evidence that you paid for insurance (receipts, front & back copies of checks, billing statements, etc.);
- Certificates or other documents showing that you had insurance coverage (copy of policy, binder, ID/enrollment card, declaration page, plan description, etc.);
- Correspondence between you and your agent or insurance company (and/or any advertising) showing what you were told about your insurance coverage or your claims;
- Evidence of unpaid claims (copies of unpaid bills or evidence that you have paid bills for which you seek reimbursement, accident/claim reports, etc.); and
- Any other supporting documents not mentioned above that could help settle your complaint.

When forwarding additional documentation, please include your complaint document ID.

Sincerely,

Lah Intake Unit 111-1a
Life, Accident & Health
Telephone: 512-305-7599
Email: lahintakeunit@tdi.state.tx.us

MJD



Texas Department of Insurance

Legal & Compliance, Mail Code 110-1A
333 Guadalupe • P. O. Box 149104, Austin, Texas 78714-9104

October 19, 2004

BENITO GARZA
1234 WOODHAVEN CT
SUGARLAND TX 77479

Re: Subject: Jon Labarron Walker
Complaint #: 682775
Case #: 48744

Dear Mr. Garza:

Thank you for taking the time to bring this matter to the attention of our staff. The information you provided concerning the above-mentioned subject has been made part of a potential disciplinary case. The case will be forwarded to our Department's Enforcement Section for their review and handling. It is now known as case # 48744.

Should you have any questions or wish to provide additional information, please do not hesitate to contact Catherine Bell of the Enforcement Section at (512) 475-1832.

Sincerely,

A handwritten signature in cursive script, appearing to read "Silas J. Alexander".

Silas J. Alexander, Compliance Specialist
Compliance Intake Unit
Legal & Compliance Division (110-1A)
(512) 475-1945
E-Mail: Silas.Alexander@tdi.state.tx.us



Texas Department of Insurance

COMPLAINTS RESOLUTION, Mail Code 111-1A
333 Guadalupe P. O. Box 149104, Austin, Texas 78714-9104
512-463-6515 telephone 512-475-1771 fax www.tdi.state.tx.us

October 14, 2004

BENITO GARZA
1234 WOODHAVEN CT
SUGARLAND TX 77479

Re: DOCUMENT ID: 682775
LETTER ID: 492368
SUBJECT: LIFE INVESTORS INSURANCE COMPANY OF AMERICA
SUZANNE RESENDEZ, JON WALKER

Dear Mr. Garza:

Enclosed is a copy of the reply received from the insurance company, which explains its position on the matter you recently brought to our attention. This information is being maintained in our database for further tracking.

The company does report that the policy in question was not issued and they also report conducting their own investigation into the matter at hand. They also indicate that this issue was brought to the attention of the local law enforcement agency.

We attempted to obtain a response from the agent, without success. Therefore, this file is being forwarded to our Legal Compliance Division.

Thank you for bringing this matter to our attention.

Sincerely,

Robby L. Cameron

Robby Cameron
Life, Accident & Health
Telephone: 512-322-4277
Email: robby.cameron@tdi.state.tx.us

Enclosure



Life Investors Insurance
Company of America
4333 Edgewood Road NE
Cedar Rapids, Iowa 52499

September 3, 2004

Texas Department of Insurance
Complaints Resolution, Mail Code 111-1A
333 Guadalupe
PO Box 149104
Austin TX 78714-9104

RECEIVED
CONSUMER PROTECTION
SEP 07 2004
Texas Dept. of Insurance

RE: Document ID: 682775
Letter ID: 492272
Subject: Benito Garza III
Policy No: [REDACTED]

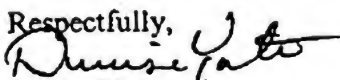
Dear Sirs:

This letter is being written in regards to a complaint received from the above referenced insured on August 31, 2004 by Life Investors Insurance Company of America ("Life Investors"). Life Investors is always concerned when a customer is not satisfied with our services and we appreciate the opportunity to investigate this matter.

The application for this policy was submitted to Life Investors on July 6, 2004 by agent Jon Walker, Rep ID# 90221. In addition to the application Life Investors also received the following signed documents; Payor's Check-O-Matic Premium Payment Form, Preauthorization Form, Aids Consent Form, HIPAA Authorization, Terminal Illness Disclosure Form, Illustration, and void check. Subsequent to the information obtained during the Personal History Interview with the insured on July 20, 2004, this policy was terminated before issue.

Please be advised, this agent's contract with Life Investors has been terminated as of August 27, 2004. However, I have attempted to obtain a statement from the agent and will forward to you any further correspondence received from the agent or insured. Additionally, the Special Investigation Unit ("SIU") for Life Investors has been notified of the information pertaining to this agent, as well as the Missouri City Police Department.

I trust this satisfies your request for information regarding this complaint. If you should need further assistance please contact me at 1-800-625-4212, ext. 4265 or Brenda Sutton, SIU Coordinator at ext. 2661.

Respectfully,

Denise Yates
Compliance Coordinator

Enclosure(s)

cc: Mathew Pashby 00097SP411



Texas Department of Insurance

Fraud Unit, Mail Code 109-3A

333 Guadalupe • P. O. Box 149104 • Austin, Texas 78714-9104

512-463-6492 telephone • 512-475-1843 fax • www.tdi.state.tx.us

SUSPECTED INSURANCE FRAUD REPORT

Instructions: Please use this form when submitting suspected fraud for review by the Texas Department of Insurance Fraud Unit.

More information regarding insurance fraud is available on the Texas Department of Insurance's Web site at www.TDI.State.tx.us. You may also call the Fraud Unit at 1-888-327-8818 or (512) 463-6700.

Section 6 of Article 1.10D, Texas Insurance Code, provides immunity from civil suits for libel, slander and any other relevant tort whenever a person, acting without malice, fraudulent intent or bad faith, provides to the Insurance Fraud Unit information concerning suspected, anticipated or completed fraudulent insurance acts. Section 1 of Article 1.10D defines "fraudulent insurance act" to mean a violation of any penal law that is (1) committed or attempted while engaging in the business of insurance or (2) is part of an attempt to defraud an insurer.

This form satisfies the requirements of Article 1.10D § 4, requiring a party to report information relating to fraudulent insurance acts to the Texas Department of Insurance.

NOTICE ABOUT CERTAIN INFORMATION LAWS AND PRACTICES

With few exceptions, you are entitled to be informed about the information that the Texas Department of Insurance (TDI) collects about you. Under sections 552.021 and 552.023 of the Texas Government Code, you have a right to review or receive copies of information about yourself, including private information. However, TDI may withhold information for reasons other than to protect your right to privacy. Under section 559.004 of the Texas Government Code, you are entitled to request that TDI correct information that TDI has about you that is incorrect. For more information about the procedure and costs for obtaining information from TDI or about the procedure for correcting information kept by TDI, please contact the Agency Counsel Section of TDI's Legal & Compliance Division at (512) 475-1757 or visit the Corrections Procedure section of TDI's web page at www.tdi.state.tx.us.

Please print or type information.

Your name First: BENITO		Last: GARZA III	
Address: 1234 WOOD HAVEN CT		E-mail address:	
City: SUGARLAND	State: TEXAS	Zip: 77479	
Phone Number: 281.937.1203		Work Phone: 281.435.5753	
Date of This Report: 8.2.04			

Brief Synopsis of the situation and the proof of the fraud, including any detailed information that will help us identify the parties, companies, and transactions.

Description of fraud (attach additional pages and documentation if necessary):

A fraud application for life insurance was written for Benito Garza III. All info on the application such as address, phone #'s are my daughters mothers info. Her name Suzanne Resendez, she works with the agent on the application Jon Walker out of a Nationwide Insurance. On July 16th someone at Suzannes House posed as me on the phone, with the personal history dept.

Dollar amount of Loss:

When did this Fraud Happen? July 5th 2004 application was written + signed
July 16th Someone posed as me on the phone

PROVIDE AS MUCH AS POSSIBLE ON THE FOLLOWING:
Suspect information and identifiers.

Witness information. Include addresses and telephone numbers for company personnel and other individuals involved, and the information they have available.

Evidence List. List of items such as policies, declaration pages, certificates of insurance, receipts for premium paid, or other representations of the subject.

Subject(s) of Report of Fraud (Who committed the Fraud?)

(1) First Name: Suzanne		Last Name: Resendez	
Address: 5119 Porter ridge	City: Houston	State: Tex	Zip: 77053
Sex: Male <input checked="" type="checkbox"/> Female	Alias (AKA) Suzanne Hernandez		
Phone #: 281-437-1372			
Occupation:			
Employer: Nationwide Insurance			
SS#:		Date Of Birth:	
Description of activities (attach any documents to report form):			
used my name to recive a life insurance policy on me with out me knowing with all her info except my name, SS#, and DL#.			
(2) First Name: Jon		Last Name: Walker	
Address:	City:	State: Texas	Zip:
Sex: Male <input checked="" type="checkbox"/> Female	Alias (AKA)		
Phone #: 281-431-8648			
Occupation: life insurance agent			
Employer: life investors insurance company of America			
SS#:		Date Of Birth:	
Description of activities (attach any documents to report form):			
agent who signed application. agent # 97BB385			

This form satisfies the requirements of Article 1.10D § 4, requiring a party to report information relating to fraudulent insurance acts to the Texas Department of Insurance

Contact information for complaint

Mr. and Mrs. Benito Garza
1234 Wood Haven Court
Sugarland, TX 77479
281-937-1203 Home
281-435-5753 Cellular

Missouri City Police Department
3849 Cartwright Road
Missouri City, TX 77459
281-261-4200
Case # 01-04-015385
Investigator: Marilyn Stepp

Fort Bend District Attorney
281-341-4460

Andy Martin
Legal Advisor for
Life Investors Insurance Company of America
319-398-8063

Frea Errington
Personal History Verification Department
Life Investors Insurance Company of America
319-298-3817

Bob Whritenour
Internal Security Department
Nationwide Insurance
770-218-3555

On Tuesday July 20, 2004, Frea Errington in the personal history department for Life Investors Insurance Company of America contacted the home of Mr. and Mrs. Benito Garza III, located at 1234 Wood Haven Court, Sugarland, TX 77479. Since I was unavailable my wife, Kristy Garza, asked if she could help or assist with anything.

Ms. Errington, indicated she had a conversation with me on Friday July 16, 2004 about a life insurance policy application. Please understand I did not have any conversation with Ms. Errington about any such application. My wife told her we had a policy in effect and were not actively seeking additional coverage. My wife told her she would have me call her back as soon as possible. Kristy asked her for some information about the application and the only thing Frea was able to disclose was the beneficiary, the application number 013004745 and that the application indicated I was single. She indicated that the beneficiary was Rebecca Garza. Rebecca Garza is my nine-year-old daughter from a previous relationship and I am not single.

My wife called me immediately. After talking to my wife, I called Ms. Errington right back at 319-298-3817. I gave her the information she had relayed to Kristy. I explained to her, I was not looking for any insurance at this time, I had not filled out any application and I had not spoken to her on July 16, 2004 or any other time for that matter, about any such application.

She said she had never spoken to me, but had obviously spoken to someone who claimed to be me on Friday July 16, 2004. The person whom she spoke with was very cautious when they replied to her questions, as if they were being coached or were reading my personal information.

I asked if she could please forward me a copy of the application so I could see it for myself. She said she would have to get permission from her supervisor first. She put me on hold to go ask her supervisor. She came right back on the line and said she could fax it. I told her I would need to get a fax number and I would call her right back. I called her back within 5 minutes and gave her a fax number at my office. She faxed it right over.

Once I got the fax, I found several things very odd. My name, social security number and driver license number were all correct, but everything else was incorrect. The contact information used belongs to my daughter Rebecca's mother. Suzanne Resendez-Hernandez.

I called the agent Jon Walker (agent # 97BB385, who was listed on the application. I spoke to Liz Walker, who indicated he was out.

I then called Suzanne's office. She works for Nationwide Insurance located at 3821 Cartwright Road, Missouri City, TX 77459. I asked them if there was an agent who worked there by the name Jon Walker who handled life insurance. They told me yes, but he does not work in the office all the time. By appointment only.

I had my wife call Jon Walker's office. He was still not in but she spoke to Liz Walker, the office manager and Jon's wife. My wife explained that we received a copy of an application Mr. Walker indicating Mr. Jon Walker as the Writing Agent. The agents' report within application indicates that Mr. Walker had witnessed the applicant complete and signs the application. This is not my signature. I did not fill out any such application. This is fraud and identity theft and forgery. She then asked Mrs. Walker if Jon was reachable. She indicated he was in a meeting and she would have him call me back. He did call back, much later while I was out.

When I got off of work, we went to speak to Jim Murray. Jim Murray is the primary agent at the Nationwide Insurance office where Suzanne is employed. He was not in. He was on vacation. The office manager, Betty Stewart was available. I showed her the application Mr. Errington had faxed to me. She asked if she could make a copy for Jim. She assured me she would contact Jim Murray and let him know the situation.

My wife and I then went to the Missouri City Police Station and filed a formal complaint. Officer Huebank, took the report and said it would be given to an investigator. The case number is 01-04-015385.

I had my wife call Suzanne to see if we could get some answers. Kristy asked her why she applied for insurance on me. Suzanne got very angry and said "that was nothing and I will talk to Ben about it." Suzanne hung up on her.

On July 21, 2004, Kristy called Andy Martin, Life Investors Insurance Company of America's legal advisor. We wanted to make sure he was aware of the situation. She also faxed him a copy of the application.

On July 23, 2004, Kristy spoke to Patrick Wyatt, with the fraud department of Nationwide Insurance. She faxed a copy of the application to Patrick. The next day, we got a call from Bob Whritenour. Bob works for Nationwide Insurance Internal Security Department. He said he would call us back the first week of August. He needed to contact Suzanne first.